

is requested to obtain a copy of detailed rules by applying to the Secretary to the Mysore State Life Insurance Committee, Bangalore.

J. S. CHAKRAVARTI,
Secretary, Insurance Committee.

Circular No. 1, P. W., dated the 18th July 1916.

*To—The Chief Engineer, Superintending Engineers,
Executive Engineers and Deputy Commissioners.*

It is observed that the journals of the Engineer and Subordinate Officers often contain corrections in the amounts of claims and such corrections are sometimes attested and sometimes not and pencil alterations are also occasionally found. The amounts passed on such journals cannot be ascertained and the Controlling Officers are, therefore, requested to attest the corrections ordered by them and specify in words the total amounts for which they pass the journals countersigned by them.

Circular No. 2, dated the 22nd July 1916.

*To—All Public Works Disbursers,
The Superintending Engineers, Northern Circle,
Southern Circle, Cauvery Reservoir and the Chief Engineer.*

With reference to Government Order No. Fl. 2592-4—G. F. 43-15-2, dated the 10th December 1915, directing that the amount of Establishment and Tools and Plants Charges on Irrigation Cess Fund Works ordered to be waived in Government Proceedings No. 2157-67—L. R. 680-13-4, dated the 12th September 1914, be exhibited in the accounts as a Grant-in-aid from State Revenues to Irrigation Cess Fund, the undersigned has the honour to issue the following instructions in this behalf:—

(1) The State Fund should be relieved under Establishment and Tools and Plant to the extent of 18 per cent on the work outlay charged to Irrigation Cess Fund by debit to the latter Fund under Establishment and Tools and Plant. The Grant-in-aid which amounts to the same 18 per cent on the outlay on Irrigation Cess Fund Works should be shown as a charge under "State Fund Repairs-Irrigation" Major and Minor in the proportion of expenditure on these two classes of works by credit to "Irrigation Cess Fund Receipts." The adjustments for the year 1915-16 will be effected in the Supplementary Accounts for June 1916, and they will be effected monthly hereafter commencing with the accounts for July 1916.

(2) In the Abstract of Expenditure against Local Funds Budget Grant (Form No. 128 B2), the expenditure under Irrigation Cess Fund will be classified under Major and Minor Works, though it will be shown in the aggregate in the Account-current. A new head "Repairs" will be opened under "State Fund Irrigation Major" in the Abstract of Expenditure against State Fund Budget Grant (Form No. 128 B1).

M. N. KRISHNA RAO,
Officiating Comptroller,
Public Works and Railway Branch.

RULES FOR THE MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

The Mysore State Life Insurance Scheme for the non-official public sanctioned in G. O. No. 2704-53—G. F. 64-15-1, dated 18th December 1915, shall be conducted under the following rules.

2. The Government reserve to themselves the right to add to or modify these Rules and the rates contained in the tables appended thereto at any time but such addition or modifications shall have no retrospective effect as regards any contract effected before the date of such alteration.

3. In these Rules—

The term "Proposer" means the person whose life is proposed to be insured.

The term "Insured" means the person who has insured his life under these Rules.

The term "Policy" means the written document containing the contract for the payment under these rules of a certain sum of money on the occurrence of the event specified therein in consideration of the premium paid by the insured.

MANAGEMENT.

4. The Scheme of Life Insurance for the non-official public shall be kept separate from the Scheme for the Mysore Government officials but the same Committee and office that manage the latter Scheme shall manage the former also for the present. The accounts and other books of the non-official Scheme shall be separately maintained and all its business so conducted that at any time it may be entirely transferred to a new and distinct office.

GUARANTEE.

5. The amount insured by policies issued under these rules shall be payable from the Mysore Revenues.

WHO ARE ELIGIBLE TO INSURE UNDER THESE RULES.

6. Only persons who are natives of the Mysore State or are permanent residents therein shall be eligible for insurance under these rules. Government officials shall not be insured under these rules unless they are insured for the maximum amount admissible under the rules of the Official Branch or desire to have such policies as are not provided for by those rules.

NATURE AND MAXIMUM AND MINIMUM LIMITS OF POLICIES.

7. Any person may obtain Insurance Policies on his or her own life for a minimum of Rs. 100 and up to a maximum of Rs. 5,000 according to one or more of the Schemes shown in Tables I to IV appended hereto.

NOTE 1.—Women are eligible for insurance, but in their case a small extra premium may be charged which will depend on their civil condition and other circumstances.

NOTE 2.—Lives exposed to military risks may be accepted on terms which will be intimated on application. The same remark applies to persons following other hazardous occupations.

PROCEDURE FOR APPLYING FOR INSURANCE.

8. Any person who wishes to insure his life under these rules, shall obtain the requisite proposal form (*vide* Form I) from any District or Taluk Treasury. A proposal form will be supplied free to any person at such Treasuries on application either by letter or in person.

9. The proposer will fill up and sign the form and attach to it (a) a certificate signed by a Government employee or a Village Officer stating the native Village, Hobli, and Taluk of the proposer. On this certificate the distinctive physical marks of identification of the proposer should be carefully noted or if there are no such prominent marks his right and left thumb impressions carefully taken. (b) A document of the kind referred to in the note at foot of the proposal form proving his age. He will then send the proposal with its accompaniments to the Secretary to the Insurance Committee.

10. If the proposer is illiterate, the certificate referred to in Rule 9 must bear his thumb impression.

MEDICAL EXAMINATION.

11. The Secretary shall arrange as early as practicable after the receipt of a proposal, for the Medical Examination of the proposer in consultation with the Senior Surgeon.

Notice shall be sent to the proposer by the Senior Surgeon giving the name of the Medical Officer by whom the examination will be conducted.

The Medical Officer will communicate to the proposer the time and place of the Medical Examination. In fixing such time and place the convenience of the proposer as stated in his application will be consulted as far as possible.

12. The applicant shall appear before the said Medical Officer at the appointed time and place and answer truly all the questions contained in the form of the medical report and any other that may be necessary for making a complete medical report.

13. The Medical Officer will send his report and connected papers in a sealed cover to the Senior Surgeon who will forward it to the Secretary, Insurance Committee, with his own remarks. All matters regarding insurance cases shall be treated as strictly confidential in all offices. The Medical Officer must carefully verify the distinctive identification marks given in the certificate attached to the proposal form. In all cases in which there are explicit instructions in the matter, the thumb impression of the proposer should be taken by the Medical Officer in the proper place on the medical report form. In cases in which he is so requested by the Secretary or the Senior Surgeon, the Medical Officer, should, when asking the proposer to appear before him, require the proposer to bring with him satisfactory witnesses for his identification and he should attach the statements of such witnesses to the Medical report.

ISSUE OF POLICY AND PAYMENT OF FIRST PREMIUM.

14. When a proposal for Life Insurance has been accepted due notice thereof in writing shall be sent by the Secretary without delay to the proposer calling upon him to pay into any Government Treasury the first quarterly, half-yearly or the yearly life insurance premium as has been agreed upon, within thirty days from the date of notice and to forward the Treasury Receipt therefor to the Secretary to the Insurance Committee. On receipt of the said Treasury Receipt, a life insurance policy shall be prepared in the appropriate Policy form appended to these Rules signed by the Secretary to the Insurance Committee and forwarded to the insured by registered post with a receipt book for recording subsequent receipt of premium. If the proposal has been rejected or otherwise dealt with the Secretary shall communicate the same to the proposer.

In cases in which the annual premium exceeds Rs. 48, arrangements will be made if the policy holder so desires to receive the premium in monthly instalments, which will be one-third of the quarterly premium taken to the next higher anna.

NOTE.—For the purpose of issue of a policy the age of the proposer shall be taken to be the age at his last birthday, or next birthday, whichever may be the nearest to the date on which the first premium has been paid. If it be equidistant, it shall be taken to be the age at his last birthday.

LIFE INSURANCE CONTRACT TAKES EFFECT FROM DATE OF FIRST PAYMENT.

15. A life insurance contract shall have effect from the date of payment of the 1st instalment of the insurance premium, notwithstanding the issue of a policy on a different date. If the first instalment payment is not made within the time specified in Rule 14, the whole proceedings shall stand cancelled and they shall commence *de novo* if the proposer desires to come up again.

PAYMENT OF SUBSEQUENT PREMIUM.

16. Instalments of the insurance premium for each subsequent quarter, half-year or year as has been agreed upon by the insured shall fall due to be paid on the first day beginning the quarter, half-year or the year. The Officer in charge of the Treasury into which the premium is paid shall acknowledge the payment under his initials and date in the Receipt Book produced therefor. The period for which the insured at first agrees to pay premium, may be changed to any other at any time to suit his convenience by applying to the Secretary to the Insurance Committee. In cases in which premium is paid half-yearly, quarterly or monthly, the balance of the year's premium will be deducted from the assured amount before it is paid.

17. A grace of fifteen days for monthly and quarterly payments, of thirty days for half-yearly payments and sixty days for yearly payments is however allowed.

EFFECT OF NON-PAYMENT OF PREMIUM.

18. A life insurance policy the premium due on which has not been paid in the manner provided in Rules 16 and 17, shall not lapse if the insured dies within the period of grace and the sum assured by it shall be paid to his nominees or legal heirs declared as such by a competent Court of Law in the Mysore State after deducting the premium due. Otherwise it shall lapse and all claims to the sum assured by it forfeited.

HOW A LAPSED POLICY MAY BE REVIVED OR SURRENDER VALUE SECURED.

19. A lapsed policy may be revived on payment of all arrears of premium with compound interest at 4 per cent per annum, (1) if application for renewal is made within six months from the date of lapse accompanied by a declaration signed by the insured before a Magistrate to the effect that the insured continues to be in good health, and (2) if made at any time thereafter, by production of satisfactory detailed medical certificate obtained from a Medical Officer to be approved by the Committee on payment to him of a fee of Rs. 1. If it is not so revived, a surrender value of not more than 40 per cent of the premium paid without interest may be obtained on application within a year from the date of default to the Secretary to the Insurance Committee to whom the policy should be surrendered.

CONDITIONS OF ISSUE OF PAID-UP POLICIES.

20. A lapsed Endowment Policy which has been in force for not less than three years may be exchanged for a fully paid-up policy, the amount of which shall bear the same proportion to the original amount assured as the premium paid bears to the amount payable if the insured lives till he completes the stipulated age.

A lapsed **WHOLE LIFE POLICY** which has similarly been in force for not less than three years may also be exchanged for a paid-up policy the amount of which will be intimated on application.

PAYMENT OF POLICIES.

21. The Amount assured by a policy issued under these rules, if it is an **ENDOWMENT POLICY** shall be paid to the insured after its maturity in the ordinary course. If it is **WHOLE LIFE POLICY** or in cases of endowment policies in which the claim arises by death, the payment will be made to the surviving registered nominee of the insured (*vide* Rule 22) or his legal heirs as the case may be, on surrender of the policy.

NOTE.—Policies are not rendered void by death from suicide if they have been in force for at least one year.

REGISTRY OF NOMINATION.

22. An insured person may apply to the Secretary to the Insurance Committee in the form prescribed therefor to register the name of any person whom he may wish to nominate to receive the amount assured by his policy in case of his death and the amount shall be paid to such nominee, or if the nominee is a minor, to his appointed guardian, on satisfactory proof of death of the insured and on surrender of the policy. Should the insured die without registering his nominee or before his nomination application has been accepted by the Insurance Committee, the amount shall be paid to his legal heirs declared as such by a competent Court of Law in the Mysore State and on the surrender of the Policy.

NOTE.—An authenticated extract from the **MORTUARY REGISTER** of the place where the Insured has died and the statement of two respectable persons who have personally attended the cremation or the burial of the dead body of the Insured, may be considered sufficient proof of death.

23. When the person nominated dies before the Insured, the nomination becomes *ipso facto* void and the heirs of the nominee will have no claim.

When more than one person are nominated, the sum assured will be payable to all of them jointly or to survivors at the date of death of the Insured. The heirs of nominees dying before the Insured will not be recognised.

An insured person making a nomination may cancel it or make a different nomination at any time.

MISCELLANEOUS.

24. An actuarial valuation of the assets and liabilities of the Funds of the Life Insurance Scheme, Public Branch, shall be made once in **FIVE** years.

As the Government of His Highness the Mahareja do not desire to derive any profit from the Public Insurance Scheme, surpluses declared by the Actuary will be distributed amongst the policy-holders or otherwise utilized for increasing the stability and soundness of the Fund. The decision of Government in such matters will be final.

25. If an Insured should lose his Policy or a Premium Receipt Book, a duplicate thereof may be issued to him by the Committee on his paying a fee of four annas for the Policy and two annas for the Premium Receipt Book.

26. False information furnished by a proposer or an insured or production of any false evidence in the matter of the insurance of his life or other points connected therewith shall render his policy null and void and the premiums paid by him shall be forfeited.

27. Loans on policies issued under these rules and other usual facilities will be provided for gradually under separate rules framed in that behalf.

M.S.L.I.

P.B.

MYSORE STATE LIFE INSURANCE.

PUBLIC BRANCH.

Proposal for Insurance.

Statements to be made by Person proposing to insure his life.

Instructions to Proposer.

Your full name and surname should be written on the line marked (a) ; or

Your full name and father's name, your caste and residence, should be written on the lines marked (a), (a-1) and (a-2).

The place in which you were born should be stated on the line marked (b). If born in India, and the District or Province of birth.

The day of your birth and the month and year in which you were born should be stated on the line marked (c).

I
(a).....
(a-1).....
(a-2).....
declare that I was born at.....
Village.....
Taluk (b).....
District.....
on the.....
(c)..... day of.....
in the year..... so that I am.....
years..... months of age on this date and
in evidence thereof I attach hereto.....

I hereby propose to insure my life for
Rs..... and obtain a Policy under table
.....and I agree to pay the yearly premium
for it, monthly, quarterly, half-yearly or
yearly and I further bind myself to abide
by all the rules framed by the Mysore Gov-
ernment in this behalf and all the orders
issued by the Mysore State Life Insurance
Committee in conformity therewith. It
will be convenient if the place of my Medi-
cal Examination is near.....
Village.....Hobli and the time of
such Examination about the month of.....

Dated.....the day.....191 ..

Signature of Proposer.

NOTE.—If the Proposer be a Christian, he should attach his Baptismal Certificate, or if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he should forward his horoscope or other document recording the date of his birth made about that time or a compared copy of such, attested by a Magistrate under his signature and seal. If such documentary evidence is not in existence, he should attach to the proposal the statements in regard to his date of birth, of two respectable persons, preferably of his close relatives, executed before a Magistrate or an officer of Government not below the rank of an Amildar.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an Insurance on my Life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Space for thumb impression before the Medical Officer	
Left	Right

Signature of the proposer.

Dated day of 191 .

STATEMENT AND OPINION BY MEDICAL OFFICER.*Questions to be answered by the Proposer before the Medical Officer.*

(The substance of the answers should be recorded by the Medical Officer.)

1. What is your age and caste?
2. If parents are living, state present age and state of health of—

Father	...	...	...	...
Mother	...	...	...	...

 If dead, state age at and cause of death of—

Father	...	...	...	...
Mother	...	...	...	...
3. What are the respective ages and state of health, of your brothers and sisters now living? Give the age at and cause of death of any who have died.
4. Have you ever suffered from—
 - (a) Malarial fever?
 - (b) Other fevers?
 How often have you suffered and when last?
5. Have you ever suffered from rheumatism?
6. Have you ever met with any serious injury? If so, state its nature and when it occurred?
7. Was your life ever before proposed to be insured with the State Life Insurance Committee, or with any private Insurance Company, and if so, with what result in each case?

Questions to be answered by Medical Officer examining the Proposer.

1. What is the Proposer's general configuration and physical development?

Height	...	...	...	...	ft.	in.
Weight	...	...	...	...	st.	lbs.
Circumference of chest	...	...	...	...	Inches.	
2. Is his appearance that of a person of the age stated?
If not, state is (or her) age by appearance.

Respiration.

3. Have you examined the lungs with the stethoscope and by percussion?